

FEWER SEATS IN MY AIRCRAFT

How is insurance coverage affected when insureds remove seats to make more room in their aircraft?

An aircraft that has the capacity of six seats and is marketed to the insurance company as an aircraft with six seats can be and usually will be charged more for liability coverage than an aircraft with fewer seats. If the insured does not inform the company that the aircraft has, let's say, four seats instead of six, the risk may not be rated correctly.

In order to have the insurance quote based upon four seats for a normally six-seat aircraft, the seats plus the seat belts must be removed. Sometimes the insured is required to sign a less-than-standard seating letter providing notification that the seats and belts were taken out.

When the number of seats in an aircraft is less than normal, the liability the company is at risk for is also less. →